UNITED STATES BANKRUPTCY COURT
Middle District of Alabama

In re

Christy Richard

Debtor

Case No. 15−33016
Chapter 13

ORDER CONFIRMING PLAN

The debtor's plan was filed on October 27, 2015. The plan or a summary of the plan was transmitted to creditors pursuant to Bankruptcy Rule 3015. The court finds that the plan meets the requirements of 11 U.S.C. § 1325.

It is **ORDERED** that the debtors chapter 13 plan, as amended, if applicable, is **confirmed**.

Done this 17th day of January, 2016.

Dwight H. Williams Jr.
United States Bankruptcy Judge

United States Bankruptcy Court
Middle District of Alabama

In re:
Christy Richard
Debtor

Case No. 15-33016-DHW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1127-2 User: admin Page 1 of 1 Date Rcvd: Jan 18, 2016
Form ID: van297a Total Noticed: 28

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2016.

db		+Christy Richard, 3060 E Kelly Circle, Montgomery, AL 36116-5268
3423086		+ALABAMA POWER, P.O. BOX 1088, Arlington, TX 76004-1088
3423084		+Alabama Gas Corp, c/o Halcomb & Wertheim, P O Box 12005, Birmingham, AL 35202-2005
3423083		Alabama Gas Corp, c/o EGN Services, Inc, P O Box 12945, Birmingham, AL 35202-2945
3423089		+BESTWAY RENTALS, 2284 E SOUTH BLVD, Montgomery, AL 36116-2485
3423090		+BRIDGE KROFT APARTMENTS, P.O. BOX 3227, Tuscaloosa, AL 35403-3227
3423093		+COMMUNITY VILLAGE, 2285 MURFREESBORO ROAD, SUITE 200, Nashville, TN 37217-3348
3423092		+COMMUNITY VILLAGE, 3000 REUNION DR, Montgomery, AL 36116-3660
3423094		++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316 (address filed with court: CREDIT ACCEPTANCE, 25505 W. 12 MILE RD, Southfield, MI 48034)
3423095		+CREDIT MANAGEMENT, 4200 INTERNATIONAL PKWY, Carrollton, TX 75007-1912
3423096		DT Credit, 1800 N Colorado St, Gilbert, AZ 85233
3423080		EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241
3423082		EXPERION, P.O. BOX 9701, Allen, TX 75013-9701
3423099		+FIRST PREMIER, 3820 N LOUISE AVE, Sioux Falls, SD 57107-0145
3423101		KNOLOGY, 1241 O. G. SKINNER DRIVE, West Point, GA 31833-1789
3423100		+KNOLOGY, 4200 INTERNATIONAL PKWY, Carrollton, TX 75007-1912
3423102		+LOAN MAX, 2740 E. SOUTH BLVD, Montgomery, AL 36116-2512
3440997		+Loanmax Title Loans, 3440 Preston Ridge Road, Suite 500, Alpharetta, GA 30005-3823
3432953		+Magic Wheel & Tire, dba RimTyme, 3695 Vineville Ave., Macon, GA 31204-1882
3423103		+RYME TYME, 2809 E.S. BLVD, Montgomery, AL 36116-2513
3423081		TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA 19022-2000
3423104		+WOW, 3173 Taylor Road, Montgomery, AL 36116-6504

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3423085	+E-mail/Text: bankruptcy@alagasco.com Jan 18 2016 21:06:05 ALABAMA GAS CORPORATION, ATTN: ROSE TESNEY, 2101 6TH AVENUE, NORTH, BIRMINGHAM, AL 35203-2737
3423087	+E-mail/Text: G2APCBANK@southernco.com Jan 18 2016 21:03:05 ALABAMA POWER, P.O. BOX 160, MONTGOMERY, AL 36101-0160
3423088	+E-mail/Text: G2APCBANK@southernco.com Jan 18 2016 21:03:05 ALABAMA POWER, 200 DEXTER AVE, Montgomery, AL 36104-3739
3423091	+E-mail/PDF: BANKRUPTCYEBN@CHARTERCOM.COM Jan 19 2016 08:56:29 CHARTER COMMUNICATIONS, 5990 MONTICELLO DR, Montgomery, AL 36117-6210
3423098	+E-mail/Text: brupt1@dteenergy.com Jan 18 2016 21:04:14 DTE ENERGY, 3200 HOBSON, Detroit, MI 48201-2927
3423097	E-mail/Text: brupt1@dteenergy.com Jan 18 2016 21:04:14 DTE ENERGY, C/O ASSET ACCEPTANCE, PO BOX 2036, Warren, MI 48090-2036

TOTAL: 6

***** BYPASSED RECIPIENTS *****
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2016 at the address(es) listed below:

Bankruptcy Administrator ba@almb.uscourts.gov
Curtis C. Reding trustees_office@ch13mdal.com
Richard D. Shinbaum on behalf of Debtor Christy Richard rshinbaum@smclegal.com, smclegalecf@gmail.com

TOTAL: 3